

Information to identify the case:

Debtor 1

MaryAnn Wallace

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6450

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **22-16445-SLM**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

MaryAnn Wallace

10/17/24

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
MaryAnn Wallace
Debtor

Case No. 22-16445-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 17, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:

Recip ID	Recipient Name and Address
db	+ MaryAnn Wallace, 21 Hibernia Road, Rockaway, NJ 07866-1824
519682321	BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101
519682326	+ Donald Wallace, 21 Hibernia Rd, Rockaway, NJ 07866-1824
519682327	+ KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
519682332	+ Statebridge Company, 4600 S. Syracuse Street, Denver, CO 80237-2768
519682333	+ Valley, Box 954, Wayne, NJ 07474-0954

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 17 2024 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 17 2024 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Oct 17 2024 20:55:54	NP202, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
cr	+ EDI: PRA.COM	Oct 18 2024 00:40:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519682322	+ EDI: CAPITALONE.COM	Oct 18 2024 00:40:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519682323	+ EDI: CAPITALONE.COM	Oct 18 2024 00:40:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519711773	+ EDI: AIS.COM	Oct 18 2024 00:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519682325	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 17 2024 21:04:00	Dept Of Ed/582/nelnet, Po Box 82561, Lincoln, NE 68501-2561
519682324	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 17 2024 21:04:00	Dept Of Ed/582/nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
519682328	+ Email/PDF: bankruptcy_prod@navient.com	Oct 17 2024 21:06:58	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
519682329	^ MEBN	Oct 17 2024 20:55:53	Navient, Po Box 3229, Wilmington, DE 19804-0229
519738555	Email/Text: Bankruptcy.Notices@pnc.com	Oct 17 2024 21:01:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519682320	Email/Text: Bankruptcy.Notices@pnc.com		

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		Oct 17 2024 21:01:00	BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296
519737180	EDI: SALLIEMAEBANK.COM		
		Oct 18 2024 00:40:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
519682330	+ Email/Text: servicing@svcfm.com		
		Oct 17 2024 21:02:00	Service Finance Company, Attn: Bankruptcy, 555 S Federal Highway, Boca Raton, FL 33432-6033
519682331	+ Email/Text: servicing@svcfm.com		
		Oct 17 2024 21:02:00	Service Finance Company, 555 S Federal Highway, Boca Raton, FL 33432-6033
519744814	^ MEBN		
		Oct 17 2024 20:55:17	Statebridge Company, LLC, 6061 S. Willow Dr. Suite 300, Greenwood Village, CO 80111-5151
519684079	^ MEBN		
		Oct 17 2024 20:55:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519689859	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov		
		Oct 17 2024 21:04:00	U.S. Department of Education c/o Nelnet, 121 S 13th Street, Lincoln, NE 68508-1904

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Statebridge Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NP202 LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michelle Lee	on behalf of Debtor MaryAnn Wallace bky@dilworthlaw.com
Steven Eisenberg	on behalf of Creditor NP202 LLC bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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